### B.    In the Claims

Please amend the claims as follows:

1. (Currently amended)        A ~~referrer-controlled~~-method ~~for~~ of transferring an inbound communication to one of a plurality of credit-counseling agencies, the method including the steps of:

receiving an inbound communication from a debtor of a ~~lender~~ creditor in a manner sufficient to identify a referrer identity corresponding to the ~~lender~~ creditor;

selecting which one of a plurality of credit-counseling agencies to refer the inbound communication by using a computer to look up and to apply creditor's referral criteria responsive to the referrer identity; and

connecting the inbound communication to the one of the plurality of the credit-counseling agencies in accordance with the creditor's referral criteria.


2. (Currently amended)       The method of claim 1, wherein the step of receiving is carried out with said inbound communication including a telephone connection to the debtor of the ~~lender~~ creditor having the ~~lender~~ creditor identity.


3. (Currently amended)       A method ~~for~~ of referring a telephone communication to one of a plurality of credit-counseling agencies based on ~~lender~~ creditor criteria, the method including the steps of:

storing telephone numbers ~~for~~ of a plurality of credit-counseling agencies in memory accessible by a digital electrical computer;

obtaining ~~lender~~ creditor criteria for selecting one of the credit-counseling agencies;

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storing said creditor criteria for access by said computer;

identifying ~~lender~~ creditor of a debtor;

selecting one of the credit-counseling agencies by accessing the criteria,

applying the creditor criteria, and accessing one of the stored telephone numbers; and

connecting the debtor by telephone to the one of the stored telephone numbers.


4. (Previously presented)     The method of any one of claims 2 and 3, further including the steps of:

using ANI to detect a telephone number; and

associating the telephone number with debtor information.


5. (Currently amended)     The method of any one of claims 2 and 3, further including the steps of:

using DNIS to detect a telephone number; and

associating the telephone number with ~~lender~~ creditor information.


6. (Currently amended)     The method of any one of claims 2 and 3, further including the steps of:

receiving debtor-identifying information by telephony; and

communicating the information from said telephony to the ~~lender~~ creditor for

tracking debtor payment performance with said debtor-identifying information.


7. (Currently amended)     The method of any one of claims 2 and 3, wherein the step of connecting is carried out with the ~~lender~~ creditor being a bank.


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8. (Previously presented)    The method of any one of claims 2 and 3, further including the step of:

providing some of said credit-counseling agencies with call activity reporting by means of a secure web site.

9. (Currently amended)    The method of any one of claims 2 and 3, further including the step of:

providing the ~~lender~~ creditor with call activity reporting.

10. (Previously presented)    The method of any one of claims 2 and 3, further including the step of:

providing a web site demonstration of said method.

11. (Previously presented)    The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by a quantity of prior calls respectively placed to the credit-counseling agencies.

12. (Previously presented)    The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by a detection of a debtor who has previously been referred to one of the credit-counseling agencies.

13. (Previously presented)    The method of any one of claims 2 and 3, wherein the step of selecting includes:

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24. (Previously presented)     The method of claim 20, further including the step

of:

including in the report an analysis of uncompleted calls.

25. (Previously presented)     The method of any one of claims 2 and 3, further

including the step of:

generating a call referral report including a comparison of said credit-counseling

agencies.

26. (Currently amended)     The method of claim 25, further including the step

of:

wherein the step of generating includes generating the call referral report

including the comparison of said credit-counseling agencies by a respective one of the ~~lenders~~

<u>creditors</u> .

27. (Currently amended)     The method of any one of claims 2 and 3, further

including the step of:

using IVR to associate the telephone number of the debtor with the ~~lender~~

<u>creditor</u> information.

28. (Previously presented)     A report of said referral produced by the method of

any one of claims 1-3.

29. (Currently amended)     A computer system programmed to implement a

method for referring a telephone communication to one of a plurality of credit-counseling

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applying as said criteria a call routing triggered by time of day.


14. (Previously presented)    The method of any one of claims 2 and 3, wherein

the step of selecting includes:

applying as said criteria a call routing triggered by location of the debtor.


15. (Previously presented)    The method of any one of claims 2 and 3, wherein

the step of selecting includes:

applying as said criteria a call routing triggered by time of day, location of the

debtor, and a quantity of prior calls respectively placed to the credit-counseling agencies.


16. (Previously presented)    The method of any one of claims 2 and 3, wherein

the step of selecting includes:

applying as said criteria a default call routing triggered by a failure to make a first

connection to one of the credit-counseling agencies.


17. (Previously presented)    The method of any one of claims 2 and 3, further

including the steps of:

storing call referral information including number of calls and call duration data

for each of said credit-counseling agencies; and

generating a report of said call referral information.


18. (Previously presented)    The method of any one of claims 2 and 3, further

including the steps of:

storing call referral information including caller hang up data; and


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**B.    In the Claims**

Please amend the claims as follows:

1. (Currently amended)     A referrer-controlled method for of transferring an inbound communication to one of a plurality of credit-counseling agencies, the method including the steps of:

receiving an inbound communication from a debtor of a lender creditor in a manner sufficient to identify a referrer identity corresponding to the lender creditor;

selecting which one of a plurality of credit-counseling agencies to refer the inbound communication by using a computer to look up and to apply creditor's referral criteria responsive to the referrer identity; and

connecting the inbound communication to the one of the plurality of the credit-counseling agencies in accordance with the creditor's referral criteria.

2. (Currently amended)     The method of claim 1, wherein the step of receiving is carried out with said inbound communication including a telephone connection to the debtor of the lender creditor having the lender creditor identity.

3. (Currently amended)     A method for of referring a telephone communication to one of a plurality of credit-counseling agencies based on lender creditor criteria, the method including the steps of:

storing telephone numbers for of a plurality of credit-counseling agencies in memory accessible by a digital electrical computer;

obtaining lender creditor criteria for selecting one of the credit-counseling agencies;

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storing said <u>creditor</u> criteria for access by said computer;

identifying ~~lender~~ <u>creditor</u> of a debtor;

selecting one of the credit-counseling agencies by accessing the criteria,

applying the <u>creditor</u> criteria, and accessing one of the stored telephone numbers; and

connecting the debtor by telephone to the one of the stored telephone numbers.


4. (Previously presented)      The method of any one of claims 2 and 3, further including the steps of:

using ANI to detect a telephone number; and

associating the telephone number with debtor information.


5. (Currently amended)      The method of any one of claims 2 and 3, further including the steps of:

using DNIS to detect a telephone number; and

associating the telephone number with ~~lender~~ <u>creditor</u> information.


6. (Currently amended)      The method of any one of claims 2 and 3, further including the steps of:

receiving debtor-identifying information by telephony; and

communicating the information from said telephony to the ~~lender~~ <u>creditor</u> for tracking debtor payment performance with said debtor-identifying information.


7. (Currently amended)      The method of any one of claims 2 and 3, wherein the step of connecting is carried out with the ~~lender~~ <u>creditor</u> being a bank.


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8. (Previously presented)     The method of any one of claims 2 and 3, further including the step of:

providing some of said credit-counseling agencies with call activity reporting by means of a secure web site.

9. (Currently amended)     The method of any one of claims 2 and 3, further including the step of:

providing the ~~lender~~ creditor with call activity reporting.

10. (Previously presented)     The method of any one of claims 2 and 3, further including the step of:

providing a web site demonstration of said method.

11. (Previously presented)     The method of any one of claims 2 and 3, wherein

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generating a report of said call referral information.

19. (Previously presented)    The method of any one of claims 2 and 3, further including the steps of:

storing call referral information including attempted but uncompleted call connecting; and

generating a report of said call referral information.

20. (Previously presented)    The method of any one of claims 2 and 3, further including the step of:

generating a call referral report by time period for each of said credit-counseling agencies.

21. (Previously presented)    The method of claim 20, further including the step of:

including in the report an analysis of call referral activity by time of day.

22. (Previously presented)    The method of claim 20, further including the step of:

including in the report an analysis of call referral activity by day of week.

23. (Previously presented)    The method of claim 20, further including the step of:

including in the report an analysis of call referral activity by state of debtor.

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agencies based on ~~lender~~ <u>creditor</u> criteria, the computer system including:

a digital computer having a processor, the processor connected to store and receive signals at a memory device, to receive input signals corresponding to input information from an input device, to convert output signals into output information at an output device, the processor programmed to control the digital computer to receive the input signals and to process the input signals to produce the output signals in storing telephone numbers for a plurality of credit-counseling agencies in memory accessible by said digital computer, storing <u>creditor</u> criteria ~~provided by a lender~~ for selecting one of the credit-counseling agencies, identifying a debtor of the ~~lender~~ <u>creditor</u> in response to a telephone communication, and selecting one of the credit-counseling agencies by accessing the <u>creditor</u> criteria, applying the <u>creditor</u> criteria, and accessing one of the stored telephone numbers to connect the debtor to the one of the stored telephone numbers.

30. (Previously presented)    The computer system of claim 29, further including a telephone controlled by said digital computer to connect the debtor by telephone to the one of the stored telephone numbers.

31. (Currently amended)    A method ~~for~~ <u>of</u> making a computer system to refer a telephone communication to one of a plurality of credit-counseling agencies based on ~~lender~~ <u>creditor</u> criteria, the method including the steps of:

providing a digital computer having a processor, the processor connected to store and receive signals at a memory device, to receive input signals corresponding to input information from an input device, to convert output signals into output information at an output device; and

programming the processor to control the digital computer to receive the input

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signals and to process the input signals to produce the output signals in storing telephone

numbers for a plurality of credit-counseling agencies in memory accessible by said digital

computer, storing creditor criteria provided by a lender for selecting one of the credit-counseling

agencies, identifying a debtor of the lender creditor in response to a telephone communication,

and selecting one of the credit-counseling agencies by accessing the creditor criteria, applying

the creditor criteria, and accessing one of the stored telephone numbers to connect the debtor

to the one of the stored telephone numbers.

32. (Currently amended)    A computerized method for of providing call referral

activity reporting at an Internet address, the method including the steps of:

generating call referral data by receiving an inbound telephone communication

from a debtor of a lender creditor in a manner sufficient to identify a referrer identity

corresponding to the lender creditor, selecting which one of a plurality of credit-counseling

agencies to refer the inbound communication by using a computer to look up and to apply

creditor referral criteria responsive to the lender creditor identity, and connecting the inbound

communication to the one of the plurality of the credit-counseling agencies in accordance with

the creditor referral criteria; and posting call referral data to the Internet web address.

33. (Previously presented)    The method of any one of claims 2-3 and 32,

further including the steps of:

engaging accounting software to track compensation for the connecting.

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